

**Claims:**

1) A method for handling an invoice generated at a biller and destined to a customer entity, the customer entity including a first user and a second user, said method comprising:

a) providing at the biller a first permission level and associating the first permission level to the first user, said first permission level allowing the first user to process invoices of a first type;

b) providing at the biller a second permission level and associating the second permission level to the second user, said second permission level allowing the second user to process invoices of a second type;

c) enabling either one of the first user and the second user on the basis of their associated permission levels to process over a network the given invoice.

2) A method for handling a given invoice generated at a biller and destined to a customer entity, the given invoice being characterized by a given amount, the customer entity including a first user and a second user, said method comprising:

a) providing a first permission level and associating said first permission level to the first user, said first permission level allowing the first user to process invoices of a first type characterized by amounts in a first range of amounts;

b) providing a second permission level and associating said second permission level to the second user, said second permission level allowing the second user to

process invoices of a second type characterized by amounts in a second range of amounts;

c) comparing the given amount with the first range of amounts to determine whether the given invoice is an invoice of the first type;

d) enabling the first user to enter processing instructions for transmission to the biller for the given invoice if the result of the comparison in c) indicates that the given invoice is an invoice of the first type;

e) comparing the given amount with the second range of amounts to determine whether the given invoice is an invoice of the second type;

f) enabling the second user to enter processing instructions for transmission to the biller for the given invoice if the result of the comparison in e) indicates that the given invoice is an invoice of the second type.

3) A method as defined in claim 2, wherein:

a) the first range of amounts has a first lower boundary amount and a first upper boundary amount;

b) the second range of amounts has a second lower boundary amount and a second upper boundary amount, where the second upper boundary amount is greater than the first upper boundary amount.

4) A method as defined in claim 3, wherein the first range of amounts and the second range of amounts are non-overlapping.

5) A method as described in claim 2, said method further comprising:

a) enabling the first user to provide payment remittance information for the given invoice if the given invoice is an invoice of the first type;

b) enabling the second user to provide payment remittance information for the given invoice if the given invoice is an invoice of the second type;

wherein the payment remittance information includes data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information, an amount to be paid on the invoice and an indication that a check will be mailed.

6) A method as described in claim 2, wherein the given invoice is associated to a given category selected from a plurality of categories, the first and second users having respective permission levels associated to respective categories.

7) A method as described in claim 2, wherein the first and second users have respective permission levels associated to respective stages of a multi-stage invoice handling process.

8) A computer readable medium comprising a program element suitable for execution by a computing apparatus for handling an invoice over a network, the invoice being issued by a biller entity to a customer entity, said computing apparatus comprising:

a) a memory unit for storing an entry associated to the customer entity, the entry including:

i) a first record associated to a first user of the customer entity and including a data element indicative of a first permission level, said first permission level allowing the first user to process invoices of a first type;

ii) a second record associated to a second user of the customer entity and including a data element indicative of a second permission level, said second permission level allowing the second user to process invoices of a second type;

b) a processor operatively connected to said memory unit, said program element, when executing on said processor, being operative for:

i) generating a given invoice at the biller;

ii) enabling either one of the first user and the second user on the basis of their associated permission levels to process over a network the given invoice.

9) A computer readable medium comprising a program element suitable for execution by a computing apparatus for handling an invoice over a network, the invoice being issued by a biller entity to a customer entity, said computing apparatus comprising:

a) a port for exchanging messages with a customer entity residing in a remote location, the customer entity including a first computing unit and a second computing unit, the first computing unit being associated to a first user and the second computing unit being associated to a second user;

b) a memory unit for storing an entry associated to the customer entity, the entry including:

i) a first record associated to the first user of the customer entity and including a data element indicative of a first permission level, said first permission level allowing the first user to process invoices of a first type characterized by a first range of amounts;

ii) a second record associated to the second user of the customer entity and including a data element indicative of a second permission level, said second permission level allowing the second user to process invoices of a second type characterized by a second range of amounts;

c) a processor operatively connected to said memory unit and said port, said program element, when executing on said processor, being operative for:

i) generating a given invoice at the biller, the given invoice being characterized by a given amount;

ii) comparing the given amount with the first range of amounts to determine whether the given invoice is an invoice of the first type;

iii) enabling the first user to enter processing instructions encoded in messages transmitted to the biller for the given invoice if the given amount is in the first range of amounts;

iv) comparing the given amount with the second range of amounts to determine whether the given invoice is an invoice of the second type;

v) enabling the second user to enter processing instructions encoded in messages transmitted to the

billor for the given invoice if the given amount is in the second range of amounts.

10) A computer readable medium as defined in claim 9,

5 wherein:

a) the first range of amounts has a first lower boundary amount and a first upper boundary amount;

10 b) the second range of amounts has a second lower boundary amount and a second upper boundary amount, where the second upper boundary amount is greater than the first upper boundary amount.

11) A computer readable medium as defined in claim 10,

15 wherein the first range of amounts and the second range of amounts are non-overlapping.

12) A computer readable medium as described in claim 9, wherein the program element is further operative for:

20 a) enabling the first user to provide payment remittance information for the given invoice if the given invoice is an invoice of the first type;

b) enabling the second user to provide payment remittance information for the given invoice if the given invoice is an invoice of the second type;

25 wherein the payment remittance information includes data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information, an amount to be paid on the invoice and an indication that a check will be  
30 mailed.

13) A computer readable medium as described in claim 9,  
wherein the given invoice is associated to a given  
category selected from a plurality of categories, the  
first and second users having respective permission levels  
5 associated to respective categories.

14) A computer readable medium as described in claim 9,  
wherein the first and second users have respective  
permission levels associated to respective stages of a  
10 multi-stage invoice handling process.

15) An electronic invoice presentment and payment  
remittance system including:

- a) a biller computing unit with computer-readable medium;
- 15 b) a first customer computing unit with computer readable  
medium, the first customer computing unit being  
associated to a first user;
- c) a second customer computing unit with computer readable  
medium, the second customer computing unit being  
20 associated to a second user;

the computer-readable media having computer-executable  
instructions for:

- i) providing a first permission level and associating  
the first permission level to the first user, said  
25 first permission level allowing the first user to  
process invoices of a first type;
- ii) providing a second permission level and  
associating the second permission level to the second  
user, said second permission level allowing the  
30 second user to process invoices of a second type;

iii) operatively linking over a network the biller computing unit and at least one of said first and second customer computing units;

iv) generating an invoice at the biller computing unit;

v) selectively allowing either one of the first user and the second user to enter processing instructions for the given invoice on the basis of their associated permission levels;

vi) routing the processing instructions entered in v) to the biller computing unit.

16) An electronic invoice presentment and payment remittance system including:

a) a biller computing unit with computer-readable medium;

b) a first customer computing unit with computer readable medium, the first customer computing unit being associated to a first user;

c) a second customer computing unit with computer readable medium, the second customer computing unit being associated to a second user;

the computer-readable media having computer-executable instructions for:

i) providing a first permission level and associating the first permission level to the first user, said first permission level allowing the first user to process invoices of a first type characterized by a first range of amounts;

ii) providing a second permission level and associating the second permission level to the second user, said second permission level allowing the



second user to process invoices of a second type characterized by a second range of amounts;

- iii) operatively linking over a network the biller computing unit and at least one of said first and second customer computing units;
- iv) generating a given invoice at the biller computing unit, the given invoice being characterized by a given amount;
- v) comparing the given amount with the first range of amounts to determine whether the given invoice is an invoice of the first type;
- vi) enabling the first user to enter processing instructions for the given invoice if the result of the comparison in v) indicates that the given invoice is an invoice of the first type;
- vii) comparing the given amount with the second range of amounts to determine whether the given invoice is an invoice of the second type;
- viii) enabling the second user to enter processing instructions for the given invoice if the result of the comparison in vii) indicates that the given invoice is an invoice of the second type;
- ix) routing the processing instructions to the biller computing unit.

17) A system as defined in claim 16, wherein:

- a) the first range of amounts has a first lower boundary amount and a first upper boundary amount;
- b) the second range of amounts has a second lower boundary amount and a second upper boundary amount, where the second upper boundary amount is greater than the first upper boundary amount.

18) A system as defined in claim 17, wherein the first range of amounts and the second range of amounts are non-overlapping.

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19) A system as described in claim 16, the computer-readable media having computer-executable instructions for:

a) enabling the first user to provide payment remittance information for the given invoice if the given invoice is an invoice of the first type;

b) enabling the second user to provide payment remittance information for the given invoice if the given invoice is an invoice of the second type;

15 wherein the payment remittance information includes data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information, an amount to be paid on the invoice and an indication that a check will be  
20 mailed.

20) A system as described in claim 16, wherein the given invoice is associated to a given category selected from a plurality of categories, the first and second users having  
25 respective permission levels associated to respective categories.

21) A system as described in claim 16, wherein the first and second users have respective permission levels  
30 associated to respective stages of a multi-stage invoice handling process.

22) A method for handling a given invoice generated at a biller and destined to a customer entity, the given invoice being characterized by a given amount, said method comprising:

- 5 a) providing a plurality of permission levels and associating the permission levels to respective users of the customer entity, each permission level allowing the associated user to process invoices characterized by amounts in a range of amounts;
- 10 b) for a given permission level, comparing the given amount with the range of amounts corresponding to the given permission level to determine whether the given permission level allows processing of the given invoice;
- 15 c) enabling either one of the users in said plurality of users to enter processing instructions for the given invoice on the basis of the comparisons in b).